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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/045,313
Filing Date	October 24, 2001
First Named Inventor	Stephen Chin
Art Unit	3628
Examiner Name	Dass, Harish T.
Attorney Docket Number	020375-002910US

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U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
H7D ↓	AA	US-5,949,044	09-07-1999	Walker, et al.	
	AB	US-6,029,150	02-22-2000	Kravitz	
	AC	US-6,064,990	05-16-2000	Goldsmith	
	AD	US-6,078,907	06-20-2000	Lamm	
	AE	US-6,367,693 B1	04-09-2002	Novogrod	
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			
	AK	US-			
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AM	PCT	WO 00/34899	A1	06-15-2000	EBAY, INC.		<input type="checkbox"/>
	AN	PCT	WO 01-04816	A1	01-18-2001	CITICORP CREDIT SERVICES, INC.		<input type="checkbox"/>
	AO							<input type="checkbox"/>
	AP							<input type="checkbox"/>

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Examiner
Signature

Harish Dan

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1/27/03

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	10/045,313		
		Filing Date	October 24, 2001		
		First Named Inventor	Chin, Stephen		
		Art Unit	3628		
		Examiner Name	Dass, Harish T.		
Sheet	1	of	1	Attorney Docket Number	020375-002910US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
H70	A1	US-6,260,024 B1	07-10-2001	Shkedy	
H70	A2	US-6,609,113 B1	08-19-2003	O'Leary et al.	
	A3	US-			

FOREIGN PATENT DOCUMENTS								
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	B2							<input type="checkbox"/>

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Examiner Signature	Harish Dass	Date Considered	5/10/04
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